



PLANNING FOR MORE

Supporting the long-term success of women investors
with financial service tailored to their needs

RAYMOND JAMES



More possibilities,

NO MATTER WHERE YOU ARE
OR WHERE YOU'RE GOING

Successful business woman, entrepreneur, artist, mother, wife, mentor, leader, community activist: Whether for your education, career or family, you probably had a plan to help you reach your goals. And as a woman, you have likely faced unique financial challenges, challenges that make proactive planning and investing all the more important. By working with a trusted financial advisor, you can access the resources and support you need to develop a personalized plan – to prepare for all life has to offer.

CASE STUDIES

No two investors – or their financial needs – are the same

Just as each investor has their own unique aspirations and financial objectives, so too should each wealth management strategy be a representation of those individual needs and goals for the future. Whatever factors and priorities require financial attention in your life, we are proud to deliver the tailored service you need and deserve.

CORPORATE EXECUTIVE

Allison, a corporate executive of a tech company, understands better than most that planning is the key to running a successful business. The same can be said for her financial future. Like many in executive roles, Allison struggles to find time to plan for her own financial future and, as a result, has concentrated her investments in her company stock, making her portfolio vulnerable because it is too heavily tied to the company's success or failure.

STRATEGIES TO CONSIDER

- Concentrated equity strategies
- Exercising stock options
- Tax planning
- Retirement income planning
- Estate planning



FRAMING YOUR GOALS FOR THE FUTURE

Financial planning should be about more than saving for retirement or paying for a child's education – it should be about you. This is your life, your goals, your dreams. You deserve to have a trusted guide in your financial advisor and a strategy that empowers you by helping you preserve the resources and time to accomplish your goals and still enjoy life's great moments.

It starts with knowing where you want to go, then figuring out how to get there. Whether you are just starting to save or ready to retire, your advisor will begin with a conversation to get to know who you are and your vision for your life. Like most people, you may need to balance needs with wants and prioritize long-term goals over near-term desires. Whatever your objectives may be, by collaborating with your advisor, you can be confident that each one has been strategically addressed by someone who has a thorough understanding of your needs and a steadfast commitment to your best interest.

On average, women live

4.9 years
longer than men

Source: CDC National Vital
Statistics Reports, 2015

DIVORCEE

Recently divorced, Margaret can envision a life for herself that she never had before – one filled with new paths to take and fresh opportunities for growth. But before she can set out, there are a few things for Margaret to consider as she re-establishes herself and her finances in light of her changing circumstances.

STRATEGIES TO CONSIDER

- Establishing accounts in her own name and reviewing her personal credit history
- Developing a new budget and cash reserves
- Reassessing insurance needs
- Continuing to save toward her retirement
- Updating beneficiary designations and estate planning documents



PUTTING A PLAN TOGETHER

Once your advisor has a full understanding of what you want, he or she will design a customized plan to help reach your goals, from securing a comfortable retirement or paying for a child's education to purchasing a second home or just saving a bit more each month. Together, you and your advisor can develop a realistic plan geared toward your priorities and help you weigh the decisions that can strengthen your plan and address the concerns that keep you up at night.

33%

of businesses in the U.S.
are run by women

Source: American Express,
State of Women-Owned
Businesses Report, 2014

SMALL BUSINESS OWNER

For years Dawn has run a successful bakery in her hometown, but as her business has grown in popularity so have the financial obligations she's faced. With expansion came added employees and insurance requirements, as well as the need for a succession plan for the prospering business.

STRATEGIES TO CONSIDER

- Employee benefit planning
- Retirement plan options
- Insurance needs
- Planning for an eventual sale or succession



PREPARING FOR UNKNOWNNS

Before your plan is put into action, your advisor will thoroughly test it to help ensure you are fully prepared for the curveballs life can throw. Sound planning and testing for the “what ifs” go a long way toward accounting for the surprises, while keeping your financial plan working toward your goals.

Nurturing your family can lead to interruptions in your earnings arc – highlighting the need for more focus around saving and investing.

PARENT OF YOUNG CHILDREN

As a mother of three, Julia knew she had a lot to plan for – from birthday parties and scraped knees to handing over the car keys and buying dorm room supplies. She also knew she wanted to be prepared for everything life had in store – not simply for herself, but for the ones she cares about most.

STRATEGIES TO CONSIDER

- Saving for college
- Retirement planning
- Insurance needs
- Estate documents
- Family wealth education



STAYING IN TOUCH

Planning for your financial future is an ongoing process. While retirement is frequently the focal point of financial plans, yours also should consider the many life events you'll experience on your journey. Weddings, births, graduations, family vacations, buying a new home and leaving a legacy should all be included in your long-term plan, as should the other, less predictable, "detours." So it's important that you and your advisor spend time monitoring your progress and making adjustments along the way.

In their later years, 80% of women will be single*, resulting in increased financial responsibility and the stresses that come with it – and a need to manage their funds independently.

*Pershing, a BNY Mellon company

WIDOW

While it's a fact that women have longer life expectancies, it doesn't lessen the shock of losing a spouse and continuing on without them. This was true for Leslie, who after 40 years of marriage couldn't imagine life without her partner by her side. When tragedy struck, she found herself on her own – without much knowledge of the family's finances or the changes the loss of a loved one can bring.

STRATEGIES TO CONSIDER

- Ensuring day-to-day finances are maintained
- Reconsidering retirement income plans
- Accounting for possibly reduced Social Security benefits
- Assessing the impact on her effective tax rate
- Updating estate planning documents

More collaboration

TO GUIDE YOUR FINANCIAL PLAN

We understand that there is no typical woman investor but recognize the challenges women investors often face. Every investor has a unique life path, one that's dotted with milestones and perhaps a few pitfalls along the way.

Whether or not your financial plan will involve coordination with a spouse or family member, we believe our partnership and regular communication with you is essential to implementing a financial strategy that we can be confident will support your long-term success and that of those you hold dearest.

Your financial advisor is prepared to serve as a sounding board, collaborating to create and maintain a tailored financial plan that can help you plan for more – more control, more possibility and more of what matters most to you.

2:1

Ratio of women to men
who are age 85 and older

Source: Wells Fargo Asset Management



RETIREE

Joyce and her husband, Peter, are looking forward to retirement, to spending time with family, traveling and doing the things they love. But it's still a few years away. Meanwhile, there are college educations to fund, elderly parents to care for and careers to manage. They live comfortably, but aren't sure they are on track to save enough money to live the retirement lifestyle they envision – and make it last for both their lifetimes.

STRATEGIES TO CONSIDER

- Clearly articulating goals and what it'll take to reach them
- Maximizing contributions to retirement accounts
- Portfolio management
- Social Security and other retirement income strategies
- Health and long-term care protection
- Longevity planning

LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

880 CARILLON PARKWAY // ST. PETERSBURG, FL 33716 // 800.248.8863

RAYMONDJAMES.COM

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22-BDMKT-5326 KS 1/22

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